

**REMARKS**

Claims 1-26 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Barnett et al. (U.S. Patent No. 6,321,208) in view of Kanter (U.S. Patent No. 5,537,314). The applicants respectfully traverse this rejection.

The applicants' invention is directed to, among other things, a method and apparatus for redeeming coupons without the need for paper coupons. In some cases, a user registers, e.g., at a web site, the user's identification number or other number, and the user's bank account or other account. The user preferably identifies one or more coupons which are desired. After the user visits a retail location and makes a purchase, a program in communication with the retail location point-of-sale computer verifies compliance with coupon criteria and authorizes or requests an appropriate monetary credit or deposit in the user's bank (or other) account.

Each of the pending independent claims includes depositing an amount based on a coupon in an account of a consumer. For example, claim 9 recites "depositing an amount, based on a redemption value of at least said matched coupon, in an account of said matched consumer." The Examiner notes that "Barnett does not explicitly disclose depositing an amount." To cure this deficiency, however, the Examiner suggests that "Barnett discloses crediting an amount to a user at time of purchase and Barnett discloses providing electronic transfer of an amount to a user at time of purchase." The applicants respectfully disagree. Barnett actually discloses that "[t]he printed coupons 18 are used in the normal fashion by a consumer when shopping at a desired retail store 10. That is, the coupons 18 are presented to a product checkout station 11 along with the associated products for purchase, and the discount amount shown on the coupon 18 is credited to the consumer at the point of sale" (Barnett at col. 7, lines 12-17). Here, Barnett discloses conventional couponing, whereby the retailer reduces the consumer's bill by the coupon amount at the point of sale. Barnett does not disclose or suggest depositing an amount based on a coupon in an account of a consumer.

The Examiner suggests that "Barnett discloses providing electronic transfer of an amount to a user at time of purchase." Again, the applicants respectfully disagree. Rather, Barnett actually discloses that "the system may enable the user to transmit electronically the printable coupon data from the coupon output buffer to the centrally located repository or directly to the retailer for electronic coupon redemption" (Barnett at col. 4, lines 64-67). Here, Barnett discloses electronically transmitting coupons to the retailer as an alternative to the consumer printing product redemption coupons and presenting the printed coupons to the retailer. Therefore Barnett does not disclose or suggest providing electronic transfer of an amount to a user at the time of purchase.

The Examiner also states that "Barnett discloses the use of electronic cards and Barnett discloses that the user can be a member of online service providers." Even if Barnett does disclose these features, Barnett still does not disclose or suggest depositing an amount based on a coupon in an account of a consumer, as required by the pending claims.

Further, the Examiner states that "Kanter discloses depositing an amount in an account of a user based on a coupon or rebate associated with a product." Applicants respectfully disagree. Rather, Kanter discloses a "credit accumulation and accessing system for a plurality of sponsoring companies and participants" (Kanter at Abstract). Further, Kanter discloses that "a participant with one card, realizes multi-level credit and/or awards at multiple sponsoring companies accordingly" (Kanter at col. 16, lines 40-42). Lastly, Kanter discloses that "sponsoring companies can issue the awards to participants in the form of ... coupon ...or direct deposit into the participants' bank account" (Kanter at col. 16, lines 47-51).

As the foregoing illustrates, Kanter discloses that a deposit into the participant's bank account is based upon issued awards, not based upon a coupon amount. More specifically, Kanter discloses that issued awards may be directly deposited into the participant's bank account instead of receiving issued awards in the form of coupons.

Thus, Kanter does not disclose or suggest depositing an amount based on a coupon in an account of a consumer. Accordingly, each of the pending claims is patentable over Barnett in view of Kanter for at least the reason that neither Barnett nor Kanter discloses or suggests depositing an amount based on a coupon in an account of a consumer. Therefore, the rejection of the pending claims should be withdrawn.

The applicants respectfully request that the Examiner reconsider the pending claims in view of the foregoing remarks.

Please charge any deficiency in fees or credit any overpayment to our Deposit Account No. 50-0665, under Order No. 213828019US1 from which the undersigned is authorized to draw.

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